

Module 5: National Guard/Reserve

Module Objectives

After this module, you should be able to:

- Explain who determines TRICARE eligibility for National Guard/Reserve members
- Explain how National Guard/Reserve members become eligible for TRICARE
- Describe when National Guard/Reserve members become eligible for the TRICARE Dental Program
- Describe when National Guard/Reserve retirees become eligible for TRICARE



TRICARE Eligibility

When on Federal orders to serve as active duty for more than 30 consecutive days, National Guard/Reserve members and their eligible family members have access to the same health care benefits as active duty service members and their family members.

The U.S. Uniformed Services National Guard/Reserve Components are:

- Army National Guard
- Army Reserve
- Navy Reserve
- Marine Corps Reserve
- Air National Guard
- Air Force Reserve
- Coast Guard Reserve



Beneficiaries must be registered in DEERS in order to access TRICARE coverage. TRICARE eligibility questions can be addressed at the nearest Uniformed Services ID card issuing facility or by contacting the DEERS Support Office.



Mobilization and TRICARE Coverage

Eligibility

When activated under federal orders for more than 30 consecutive days, National Guard and Reserve members become eligible for TRICARE health coverage.

Enrollment

National Guard/Reserve members on duty (in combatant theaters of operation) with existing or imbedded organic medical treatment and support capabilities for healthcare are not required to enroll in Prime or Prime Remote.

All other activated Guard/Reserve members must enroll in TRICARE Prime or TRICARE Prime Remote, just like other active duty service members.

If mobilized to an overseas location, National Guard/Reserve members should follow directions given by their command to enroll in an overseas plan.



Delayed-Effective-Date Active Duty Orders

When National Guard/Reserve members receive federal delayed-effective-date active duty orders to serve for more than 30 consecutive days in support of a contingency, they and their family members are eligible for TRICARE on the date the order was issued or 90 days prior to being called to active duty, whichever is later.

The following scenario demonstrates how delay-effective-date active duty orders affect TRICARE coverage

On January 1, the National Guard/Reserve member receives active duty orders for 90 consecutive days in support of a contingency operation, with a reporting date of April 2. On January 1, TRICARE coverage begins for the Guard/Reserve family member. On February 1, the sponsor's orders are cancelled, as a result the member and family's TRICARE coverage ends that same day, 1 February.



Active Duty For Less Than 30 Days

- While on active duty orders for 30 days or less, National Guard/ Reserve members are covered for any injury, illness, or disease incurred or aggravated in the line of duty
- This includes when they are traveling directly to or from the place where they perform their military duty, including weekend drill or unit training assembly
- If illness, injury, or disease occurs, National Guard/Reserve members who are on active duty orders for 30 days or less are authorized to receive medical coverage, however they and their family members are not eligible for TRICARE benefits



Uniformed Services Employment and Reemployment Rights Act (USERRA)

- USERRA provides employment/reemployment protection to Uniformed Service members who perform military service
- When a member is on active duty, their family members may continue their coverage under the Guard/Reserve member's employer-sponsored health plan for up to 24 months under USERRA
- Guard/Reserve members should inform their employer about their desire to continue coverage to prevent their family members from being dropped from the plan
- Prior to deployment, Guard/Reserve members should review their employers' policy regarding health care coverage



USERRA Costs & Conditions

- National Guard/Reserve members who keep their employer-sponsored health coverage for their families while on active duty may pay a higher rate, depending on the length of their service activation
- If Guard/Reserve members are on active duty for more than 30 days, they may have to pay some or all of the plan's premium. The employers can establish their own policies regarding these situations.
- Guard/Reserve members may be charged 102% of the plan's premium (full cost plus a 2% administrative fee).
- If Guard/Reserve members are on active duty for 30 days or less, their employers cannot charge them any additional fees for the coverage.



USERRA Reinstatement

- National Guard/Reserve members who choose not to keep their employer-sponsored health coverage while on active duty are entitled to reinstatement in the plan (for themselves and their families) upon their return
- Reinstatement will not require a waiting period
- Reinstatement will not involve a penalty for pre-existing conditions



TRICARE Dental Program (TDP) for Guard/Reserve Members

- Guard/Reserve members (both IRR and SELRES) who are **NOT** on active duty for more than 30 consecutive days and their eligibility family members can participate in the voluntary, premium-based TRICARE Dental Program
- Eligibility is determined by the uniformed services and recorded in DEERS
- Sponsors and their eligible family members can enroll independently of each other



National Guard/Reserve Retirees and TRICARE Prime

- National Guard/Reserve retirees and their families are not eligible for TRICARE coverage until the sponsor begins collecting retirement pay, typically at age 60.
- Guard/Reserve retirees and their eligible family members can participate in TRICARE Standard, TRICARE Extra, or enroll in TRICARE Prime.
- Guard/Reserve retirees and their family members not eligible for TRICARE Prime Remote or TRICARE Prime for Active Duty Family Members.
- Retirees and their families have an annual TRICARE Prime enrollment fee of \$230 for an individual or \$460 for a family of two or more.



Congratulations!

You've Completed Module 5: National Guard/Reserve!

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